



# SKYLINE CAUTIOUS PORTFOLIO



Information is correct at 31 March 2019

## FUND FACTS

 **OBJECTIVE** To have a low risk of capital loss and consequent relatively low returns from a portfolio of assets.

 **INVESTMENT STYLE** Active & Indexed

## IRISH LIFE RISK LEVEL (IL)

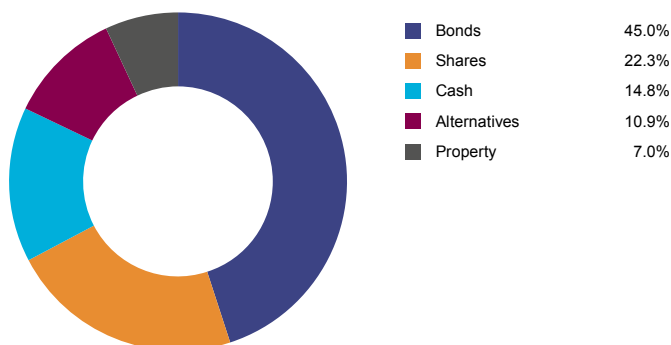
IL1	IL2	IL3	IL4	IL5	IL6	IL7
LOWER RISK						HIGHER RISK

## FUND DESCRIPTION

This portfolio fund invests mainly in cash and bonds. The fixed interest holdings include government, corporate and some high yield bonds. To provide an element of diversification and higher returns, the portfolio also includes allocations to equities, property and alternative assets. The cautious portfolio is appropriate for investors who are looking for a low risk of capital loss and accept the low returns that are normally associated with this approach.

**Warning: If you invest in this product you may lose some or all of the money you invest.**

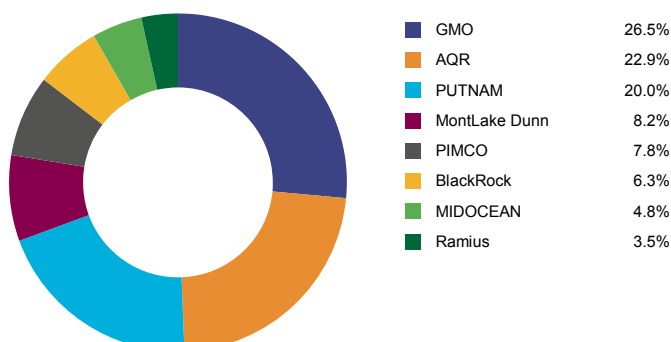
## ASSET ALLOCATION



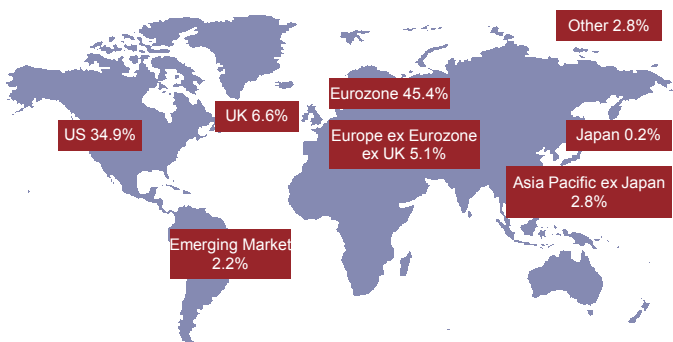
## BONDS BY FUND

FUND NAME	%
Indexed Corporate Bonds	44.5%
Indexed 1-5 Year EMU Gov Bonds	17.6%
PIMCO Global Investment Grade Credit Fund	15.6%
PIMCO Total Return Bond Fund	11.3%
BSF Fixed Income Strategies Fund	11.0%

## ALTERNATIVES LISTED BY MANAGER



## SHARE REGIONAL DISTRIBUTION



The assets in this fund may be used for the purposes of securities lending in order to earn an additional return for the fund. While securities lending increases the level of risk within the fund it also provides an opportunity to increase the investment return. External asset managers may change over time. Underlying funds or investments may be subject to incentive fees. This fund may borrow to invest which increases both the risk and opportunity for return.

**This fund is provided by Irish Life Assurance plc and is managed by Irish Life Investment Managers Limited. It is developed together with CityLife to meet the needs of a specific client risk profile.**

**Warning: This fund may be affected by changes in currency exchange rates.**



**Irish Life**

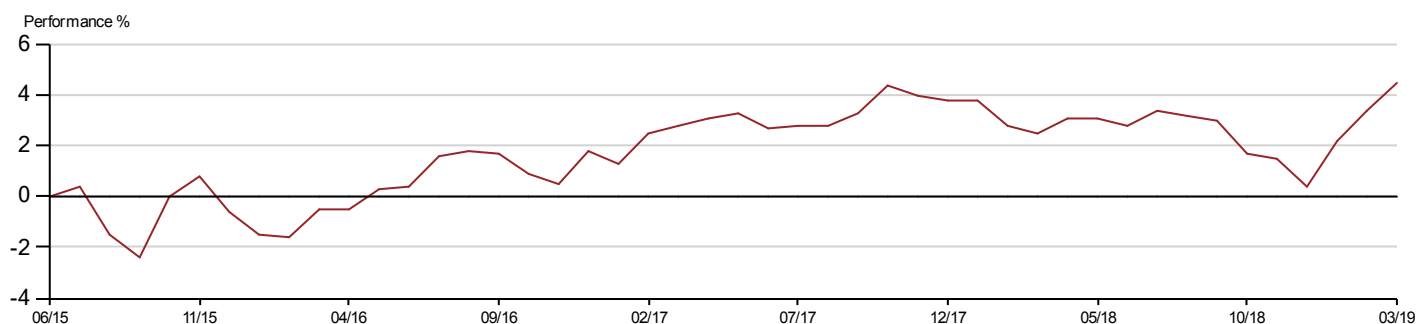
## CALENDAR YEAR RETURN

	2016	2017	2018	YTD
Fund	2.41%	1.96%	-3.27%	4.07%

## PERFORMANCE AS AT 31/03/2019

	1 Month	3 Month	1 Year	3 Year p.a.	Since Launch p.a.
Fund	1.06%	4.07%	1.95%	1.64%	1.17%

## CUMULATIVE PERFORMANCE



Fund returns are quoted before taxes and after a standard annual management charge of 1.16%. The fund management charge and product charges will vary depending on the terms and conditions of your contract.

Launch Date (for the series used in the above performance illustration) = 23 Jun 2015; YTD = year to date; p.a. = per annum

Source: Irish Life Investment Managers

**Warning: Past performance is not a reliable guide to future performance.**

**Warning: The value of your investment may go down as well as up.**

To find out more about our fund range and to view the latest market and fund manager updates please visit:  
<http://www.irishlife.ie>